

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Docket No. 1222.0008USU

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

A TERM NOTE PAIRED WITH A MONEY MARKET NOTE

the specification of which

(check one) XXX is attached hereto.

_____ was filed on _____ as Application Serial No. _____
and was amended on _____ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>	<u>Priority Claimed</u>
_____ (Number) _____ (Country) _____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number) _____ (Country) _____ (Day/Mon/Year Filed)	___ Yes ___ No
_____ (Number) _____ (Country) _____ (Day/Mon/Year Filed)	___ Yes ___ No

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the

first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status - patent, pend., abandon.)
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_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status - patent, pend., abandon.)
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We hereby claim the benefit under 35 U.S.C. Ssection 119(e) of any United States provisional application(s) listed below:

_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status - patent, pend., abandon.)
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_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status - patent, pend., abandon.)
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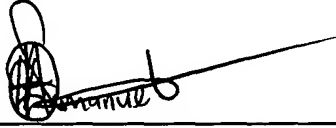
POWER OF ATTORNEY: As named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

NAMES	REGISTRATION NUMBERS
Paul D. Greeley	31,019
Charles N.J. Ruggiero	28,468

SEND CORRESPONDENCE TO:	DIRECT TELEPHONE CALLS TO:
Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682	Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR	LAST NAME DURO-EMANUEL	FIRST NAME OLASENI	MIDDLE NAME B.
RESIDENCE & CITIZENSHIP	CITY JERSEY CITY	STATE OR COUNTRY NEW JERSEY	CITIZENSHIP NIGERIA
POST OFFICE ADDRESS	P.O. ADDRESS 40 CONSTITUTION WAY, APT. 207	CITY & STATE JERSEY CITY, NEW JERSEY	ZIP CODE 07305

Inventor's signature  Date 8/13/03, 2003
Olaseni Duro-Emanuel


FULL NAME OF INVENTOR	LAST NAME RINNOVATORE	FIRST NAME DIANE	MIDDLE NAME M.
RESIDENCE & CITIZENSHIP	CITY EDISON	STATE OR COUNTRY NEW JERSEY	CITIZENSHIP US
POST OFFICE ADDRESS	P.O. ADDRESS 60 LIVINGSTON AVENUE	CITY & STATE EDISON, NEW JERSEY	ZIP CODE 08820

Inventor's signature  Date 8/13, 2003
Diane M. Rinnovatore

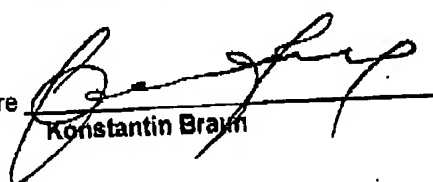
FULL NAME OF INVENTOR	LAST NAME PEER-NOUS	FIRST NAME KENT	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY NEW YORK	STATE OR COUNTRY NEW YORK	CITIZENSHIP US
POST OFFICE ADDRESS	P.O. ADDRESS 590 WEST END AVENUE, APT. PH-A	CITY & STATE NEW YORK, NEW YORK	ZIP CODE 10024

Inventor's signature  Date 8/13, 2003
Kent Peer-Nous

FULL NAME OF INVENTOR	LAST NAME WERNLI	FIRST NAME MICHELLE	MIDDLE NAME SUZANNE
RESIDENCE & CITIZENSHIP	CITY HONG KONG	STATE OR COUNTRY S.A.R.	CITIZENSHIP US
POST OFFICE ADDRESS	P.O. ADDRESS 3 REPULSE BAY ROAD, FLAT 8B	CITY & STATE HONG KONG S.A.R.	ZIP CODE

Inventor's signature  Date 8.15, 2003
Michelle Suzanne Wernli

FULL NAME OF INVENTOR	LAST NAME BRAUN	FIRST NAME KONSTANTIN	MIDDLE NAME
RESIDENCE & CITIZENSHIP	CITY HOBOKEN	STATE OR COUNTRY NEW JERSEY	CITIZENSHIP US
POST OFFICE ADDRESS	P.O. ADDRESS 113 BLOOMFIELD STREET, APT. #2	CITY & STATE HOBOKEN, NEW JERSEY	ZIP CODE 07030

Inventor's signature  Date 8/13, 2003
Konstantin Braun